



# Lutheran Church Extension Fund

> where investments build ministry

## North Wisconsin District - LCMS

July, 2017

### North Wisconsin – Cha-cha-cha changes

LCEF has established three regions in the country to more efficiently serve churches, schools and workers with loans and services. Our district is one of ten districts that comprise the Central Region, headquartered in the Minneapolis area.

I will continue to serve the needs of our ministries in North Wisconsin. The Central Region will expand their support for our Advocates and their promotional needs. To accomplish this transition, **I am asking each of you to respond** to us with your name, church name & location, and email address so that future marketing information can come directly from the Central Region, specifically Maria Hendrickson, Marketing Director, and Amy Feeney, Administrative Assistant. Please share this information with Amy at [amy.feeney@lcef.org](mailto:amy.feeney@lcef.org) and with me at [dennis.johnson@lcef.org](mailto:dennis.johnson@lcef.org).

I will still be here for questions and participation in special promotional events at your church, or presentations to groups on the topics of LCEF overview, loans, investments, and ministry support.

This Central Region will give you better access to the rate and promotion information you need. Currently the website remains as [www.lcefuppermidwest.org](http://www.lcefuppermidwest.org).

### Congregational loan rates

Adjustable	3.875%
Five year fixed	4.625%
Ten year fixed	5.00%

The new Church Improvement Loan is available from LCEF for up to \$150,000. The purpose of the loan is for building maintenance now to avoid costly repairs later. Church Improvement Loans are available for an initial 24 mos. at a low cost-of-funds rate, currently 1.875% annually adjustable.

### Information/Resources

Investment rates are included for June. They are also available on [www.nwdlcms.org/lcef](http://www.nwdlcms.org/lcef) and on [lcefuppermidwest.org](http://lcefuppermidwest.org) under 'Quicklinks'. Call us at 715-845-8241, x102 or email [Dennis.Johnson@lcef.org](mailto:Dennis.Johnson@lcef.org) for information or questions.

*Still supporting your ministry as you reach out with the good news of Jesus Christ.*